

SUMMARY PLAN DESCRIPTION Amendment 2014-1

Amendment to the SUMMARY PLAN DESCRIPTION of the Dental Care Plan of

WAKE FOREST UNIVERSITY

On page 6, change *Annual Enrollment* to the following:

Annual Enrollment

This Dental Program allows enrollment annually each year. The effective date of coverage for employees or dependents who apply during this Annual Enrollment period will be July 1. Such Enrollment Period permits otherwise-eligible employees who have been in the Eligibility Class for longer than the Eligibility Waiting Period, or their dependents, to apply for coverage during this Enrollment Period without being considered a Late Enrollee. Dental participants may change from High Option to Low Option or from Low Option to High Option during this Annual Enrollment period. Enrollment elections cannot be modified outside of the annual enrollment period unless the Employee experiences a Section 125 event recognized by the WFU Section 125 Plan. Enrollment changes must be requested within 30 days of the event and must be consistent with the event.

The Effective Date of this Amendment is July 1, 2014.